IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/765,137 Confirmation No.: 7821

Applicant : Adams
Filed : 01/18/2001

Title : Network Based Loan Approval and Document Origination

System

TC/Art Unit : 3691

Examiner: : Akintola, Olabode

Docket No. : JPM-052 Customer No. : **70813**

MAIL STOP **AMENDMENT** Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

In response to the Office Action dated November 24, 2009 please enter the following amendments:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.